

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Steven Kingsley Mather and Christy Dickens

Mather

S.S. Nos.: xxx-xx-1765 and xxx-xx-2752

Mailing Address: PO Box 13332, Durham, NC 27709-

Case No. 10-81691

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on September 20, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 6, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 8/24/10

Lastname-SS#: Mather-2752

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Talis Management		HOA

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
Talis Management			**
			**
			**
			**
			**
Chase Mortgage	2	\$24,261	**
Cenlur Mortgage	1	\$295	**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DEBT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Chase Mortgage	2	\$1,225	N/A	n/a	\$1,225.00	Home and Land
Cenlur Mortgage	1	\$295	N/A	n/a	\$295.00	Home and Land
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Citifinancial		\$3,465	5.00	\$35	\$72.56	2001 Ford Taurus
Santander	4	\$4,972	5.00	\$50	\$104.12	2004 Ford Taurus
			5.00			
			5.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes

State Taxes

Personal Property Taxes \$149

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount

DMI= None(\$0) \$2,099

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,303** per month for **60** months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: **1.99** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Citifinancial
3616 Witherspoon Blvd.
Suite 101
Durham, NC 27707

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

American Express
PO Box 981537
El Paso, TX 79998

Discover Card***
Post Office Box 30943
Salt Lake City, UT 84130

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Cenlar
Post Office Box 11733
Newark, NJ 07101-4733

Duke University Health System
Post Office Box 91040
Durham, NC 27708-1040

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Chase
Post Office Box 78420
Phoenix, AZ 85062-8420

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Experian
P.O. Box 2002
Allen, TX 75013-2002

Chase Mortgage
Post Office Box 78828
Phoenix, AZ 85062-8828

Fannie Mae
3900 Wisconsin Ave, NW
Washington, DC 20016-2892

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Citi Card****
Post Office Box 6500
Sioux Falls, SD 57117-6500

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Citifinancial
300 Saint Paul Place
Baltimore, MD 21202

Kohls/Chase
PO Box 3043
Milwaukee, WI 53201-3043

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

CitiFinancial

Macy's **
Bankruptcy Processing
P.O. Box 8053
Mason, OH 45040

MACYSDSNB
911 Duke Blvd
Mason, OH 45040

WFNNB/LNBR
PO Box 182121
Columbus, OH 43218-2121

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Zales
Post Office Box 6497
Sioux Falls, SD 57117-6497

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Zales Credit Card Plan
Post Office Box 653054
Dallas, TX 75265-3054

Santander Consumer USA**
Attention: Bankruptcy Dept.
Post Office Box 560284
Dallas, TX 75356-0284

Talis Management Group **
8305 Falls of Neuse Road
Ste 200
Raleigh, NC 27615

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

UNVL/CITI
8787 Baypines
Jacksonville, FL 32201

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397